

Exhibit A

Raymour & Flanigan
FURNITURE

34

MELISSA REYNOLDS

06-JUN-14

PAID IN FULL NOTICE

ACCOUNT # RE ██████████ CONTRACT# 2

BALANCE AS OF 06-JUN-14 276.05-

THANK YOU FOR PAYING YOUR ACCOUNT IN FULL.

SHOULD YOU HAVE ANY FURTHER QUESTIONS REGARDING YOUR ACCOUNT
PLEASE FEEL FREE TO CONTACT THE RAYMOUR & FLANIGAN CREDIT
DEPARTMENT TOLL FREE AT 1 (800) 836-9633.

furnishing your style

Exhibit B

Raymour & Flanigan
FURNITURE

7230 Morgan Road
P.O. Box 220
Liverpool, NY 13088
P 315.453.2500
F 315.453.2509
RaymourFlanigan.com

108

MELISSA REYNOLDS

13-JUN-14

PAID IN FULL NOTICE

ACCOUNT # RE [REDACTED]

CONTRACT# 2

BALANCE AS OF 13-JUN-14 *****

THANK YOU FOR PAYING YOUR ACCOUNT IN FULL.

SHOULD YOU HAVE ANY FURTHER QUESTIONS REGARDING YOUR ACCOUNT
PLEASE FEEL FREE TO CONTACT THE RAYMOUR & FLANIGAN CREDIT
DEPARTMENT TOLL FREE AT 1 (800) 836-9633.

furnishing your style

Reilly, Mr & Flanigan
FIRE & MARINE
1248 Morgan Road
PO Box 220
Liverpool NY 13088

JUN 11 2014 FEDERAL AUTO FIRST-CLASS DATA-PAC US POSTAGE \$00.43 ZIP 13088 0801 1051881

Melissa Reynolds

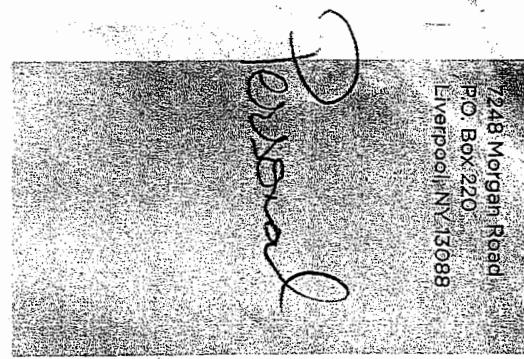


EXHIBIT C-206

[REDACTED]

*** TX REPORT ***

TRANSMISSION OK

JOB NO. 4487
DESTINATION ADDRESS 918883368030
PSWD/SUBADDRESS
DESTINATION ID
ST. TIME 04/27 14:47
USAGE T 00'34
PGS. 2
RESULT OK

Fax

To:

From:

Fax: 888-336-8030

Pages:

Phone:

Date:

Re:

cc:

Urgent For Review Please Comment Please Reply Please Recycle

• **Comments:** Select this text and delete it or replace it with your own. To save changes to this template for future use, choose Save As from the File menu. In the Save As Type box, choose Document Template. Next time you want to use it, choose New from the File menu, and then double-click your template.

Melissa S Reynolds-Herod

 COPY

[REDACTED]

[REDACTED]

[REDACTED]

April 27,2015

Re: Ref # 8[REDACTED] / acct # RE[REDACTED]-Melissa Reynolds

SIMONS AGENCY
ATTENTION ELI

This letter is in response to the phone calls I have been receiving from you. According to the Fair Debt Collection Practices Act, [15 USC 1692c] Section 805 (c): **Ceasing Communication**, you must stop all communication with me after receiving this letter that I no longer wish to communicate with you. Therefore, do not call me at home, at work, on my cell phone or at any other location. Now that you have received this **Ceasing Communication letter**, in accordance with the federal Fair Debt Collections Act, you may only contact me to inform me that there will be no further collection efforts or to notify me that a specific action will be taken. Please be advised that I am well aware of my rights and know that any further contact by you or your company, except a communication confirming there will be no further contact and accept notification of a specific action you intend to take, is in violation of the Fair Debt Collection Practices Act.

I am also aware that any contact you make to a 3rd party concerning me is also in violation of the Fair Debt Collection Practices Act, specifically Section 805 (b)2. I am keeping accurate records of all correspondence from you. If action is not taken by you to cease and desist immediately from receipt of this letter, I will have no choice but to take appropriate legal action against you including but not limited to filing a report against your company under the Fair Debt Collection Practices Act.

govern yourself accordingly.

Melissa Reynolds

Exhibit D

MELISSA REYNOLDS
[REDACTED]

July 27, 2016

Simon Agency
PO Box 5026
Syracuse, NY 13220

[REDACTED] COPY

Regarding:

Original Creditor:	Raymour and Flanigan
Account Number:	RE [REDACTED]
Balance:	0
Reference Number:	8 [REDACTED]

To Jim Fanizzi:

REQUEST FOR VALIDATION OF DEBT

Dear Mr. Fanizzi,

Your phones I received allege that I owe a debt to an original creditor Raymour and Flanigan, now in collections with your organization under #824-734. I am unaware of any contract creating an obligation or indebtedness to Raymour and Flanigan, or your Debt Collector Company.

So that I may further assist you, I am requesting that you validate the debt. Validation, differs from verification, whereas I am challenging the authenticity of debt you are attempting to collect. Provide me with a true copy of the authenticated contract with my signature at the address provided above, as well as the other relevant information requested below

1. Please furnish a copy of the original promissory notes redacting the assigned social security number from which the alleged debt arises.
2. Please produce the accounting and general ledger statements showing the full accounting of the alleged debt that you are now attempting to collect.
3. Please identify by name and address all persons, corporations, associations, or any other party having an interest in legal proceedings regarding the alleged debt.
4. Please verify under penalty of perjury, that as a debt collector, you have not purchased evidence of the debt and are proceeding with collection activity in the name of the original maker of the note.
5. Please verify under penalty of perjury that you know and understand that certain clauses in a contract of adhesion, such as so-called forum selection clauses, are unenforceable unless the party to whom the contract is extended could have rejected the clause without impunity.

6. Please provide verification from the stated creditor that you are authorized to act for them.
7. Please verify that you know and understand that contacting me again after receipt of this notice without providing procedurally proper validation of a debt constitutes the use of interstate communications in a scheme of fraud by advancing a writing which you know is false with the intention that others rely on the written communication to their detriment.
8. **Please limit your communication with me to writing only. This means cease all phone calls to me!!!**

Please be advised that sending unsubstantiated demands for payment through the United States Mail System might constitute mail fraud under federal and state law. You may wish to consult with a competent legal advisor before your next communication with me.

Your failure to satisfy this request within the requirements of the Fair Debt Collection Practices Act will be construed as your absolute waiver of any and all claims against me, and your tacit agreement to compensate me for costs and attorney fees.

NOTICE OF DISPUTE

I am disputing the principle and any interest of the alleged debt obligation and I am disputing any. Please update the record with Experian, Equifax, and Transunion that the principle, of this debt is in dispute.

Please correct the records with Experian, to reflect that the principle is in dispute, as to SSN ending in -1851, for Melissa S Reynolds. If you are unable to validate the information within **30 days, the account must be deleted.** This debt is considered to be **invalid** until I receive the original documents, requested above at the addresses provided above.

Please note the following:

Title 8 USC § 809. Validation of debts [15 USC 1692g] (b)

If the consumer notifies the debt collector in writing within the thirty-day period described in subsection (a) that the debt, or any portion thereof, is disputed, or that the consumer requests the name and address of the original creditor, the debt collector shall cease collection of the debt, or any disputed portion thereof, until the debt collector obtains verification of the debt or any copy of a judgment, or the name and address of the original creditor, and a copy of such verification or judgment, or name and address of the original creditor, is mailed to the consumer by the debt collector.

If you do not provide me the information requested within **thirty (30) days**, I will consider the purported debt to be invalid, that you made a mistake, and that you agree to sanctions imposed against you and your organization for knowingly continuing a frivolous claim against me.

Disputing the Alleged Debt,

3518
1253
0910
7016

U.S. Postal Service™ CERTIFIED MAIL® RECEIPT <i>Domestic Mail Only</i>	
For delivery information, visit our website at www.usps.com ®.	
SYRACUSE, NY 13220 OFFICIAL USE	
Certified Mail Fee \$3.30	
\$ 12.70	
Extra Services & Fees (check box, add fee as appropriate)	
<input type="checkbox"/> Return Receipt (hardcopy)	\$ 0.00
<input type="checkbox"/> Return Receipt (electronic)	\$ 0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$ 0.00
<input type="checkbox"/> Adult Signature Required	\$ 0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$ 0.00
Postage \$ 0.47	
Total Postage and Fees \$ 6.47	
Sent To <i>Summ Agency</i>	
Street and Apt. No., or PO Box No.	
City, State, ZIP+4*	
PS Form 3800, April 2015 PSN 7590-02-000-9047 See Reverse for Instructions	

0100
04
Postmark
Here
07/28/2016

**Track Another Package +****Tracking Number:** 70160910000012533518[Remove X](#)

Your item has been delivered and is available at a PO Box at 8:40 am on August 3, 2016 in SYRACUSE, NY 13220.

✓ Delivered

August 3, 2016 at 8:40 am
DELIVERED, PO BOX
SYRACUSE, NY 13220

Tracking History**August 3, 2016, 8:40 am**

Delivered, PO Box
SYRACUSE, NY 13220
Your item has been delivered and is available at a PO Box at 8:40 am on August 3, 2016 in SYRACUSE, NY 13220.

August 3, 2016, 2:12 am

Departed USPS Regional Destination Facility
SYRACUSE NY DISTRIBUTION CENTER

August 2, 2016, 10:51 am

Arrived at USPS Regional Destination Facility
SYRACUSE NY DISTRIBUTION CENTER

July 28, 2016, 11:18 pm

Departed USPS Regional Origin Facility
KEARNY NJ DISTRIBUTION CENTER

July 28, 2016, 8:15 pm

Arrived at USPS Regional Origin Facility
KEARNY NJ DISTRIBUTION CENTER

July 28, 2016, 4:23 pm

Departed Post Office
NEW BRUNSWICK, NJ 08901

July 28, 2016, 2:25 pm

USPS in possession of item
NEW BRUNSWICK, NJ 08901

Product Information

See Less ^

Can't find what you're looking for?

Go to our **FAQs** (<http://faq.usps.com/?articleId=220900>) section to find answers to your tracking questions.

Exhibit E

Melissa S Reynolds-Herod

 COPY

[REDACTED]

August 14, 2016

To Whom It May Concern:

Please be advised that I have contacted Simon's Agency via certified mail number 7016 0910 0000 1253 3518 on July 27, 2016 and advised them to cease all calls to me. To date they continue to call me and harass me for payments. I advised them not to communicate with me via telephone.

According to the Fair Debt Collection, "When a consumer refuses, in writing, to pay a debt or requests that the debt collector cease further communication, the collector must cease all further communication". Right now you are in direct violation of my rights. I advised them that if they contacted me after receipt of my letter without proper validation of the debt would be fraud. In addition they are demanding money through the mail (United States Mail System) which constitutes mail fraud under federal and state law.

2. I also requested in my letter dated July 27, 2016 to validate the debt which is different from verify the debt.

3. In addition I asked them to verify under penalty of perjury that you have not purchased evidence of the debt.

4. Please note this debt is not valid as I have a payoff statement and canceled check showing this loan has been satisfied which I am attaching.

I advised them I am disputing the principle any any interest of the alleged debt obligation and to correct the records with the credit bureaus. I

They have not responded to my request but continue to call me.

Sincerely,

Melissa Reynolds SM

Exhibit F



SIMON'S
— AGENCY, INC. —

MELISSA REYNOLDS
[REDACTED]
[REDACTED]

Wednesday, April 19, 2017

Simon's File Number: 8 [REDACTED]
Principle Amount Due: \$3,133.95
Interest Amount Due: \$0.00
Last Payment Date:
Last Payment Amount: \$0.00

We are in receipt of your letter dated 04/08/2017 regarding your dispute of account 8 [REDACTED] under the Fair Debt Collection Practices Act (FDCPA) and your request for verification.

In that regard, the original creditor and owner of the account, along with their contact information is:

Name: RAYMOUR & FLANIGAN
Address: PO BOX 130
City, State, Zip: LIVERPOOL, NY 13088

As of the date of this letter, the amount due on the account is: \$3133.95

Very Truly yours,

SIMON'S AGENCY INC.

Simon's Agency, Inc., is a debt collector and this is an action to attempt to collect a debt. Any information obtained will be used for that purpose.

Exhibit G

091500141-FLT
MELISSA REYNOLDS
[REDACTED]

September 15, 2016

Dear Consumer:

We have received your request concerning your Equifax credit file. However, the identification information you provided does not match our records. In order to properly assist you, we will need additional information in order to verify your identification and current address.

Please provide a legible photocopy of a valid document that shows your name, current address and complete social security number. Listed below are examples of documents that may be provided as verification of your identification and current address:

IDENTIFICATION (NAME OR SSN)

- *Birth certificate or Marriage certificate with current name
- *Pay stub with complete U.S. Social Security number
- *W2 form with complete U.S. Social Security number
- *Valid Social Security Card

Note: A work permit only card is not valid proof of a SSN

CURRENT ADDRESS

- *Driver's license
- *Rental/lease agreement/house deed
- * Mortgage statement or bank statement
- *Utility bill (i.e. gas, cable, residential telephone bill)

To ensure that your request is processed without delay, please enlarge photocopies and ensure the information is legible. Illegible documents or documents that contain highlights may cause a delay in processing as we may have to ask you to resubmit your request with more legible documents.

Please return this letter along with the requested information and your original correspondence/request to the address below.

Equifax Information Services LLC
PO Box 740256
Atlanta, GA 30374-0256

Thank you for the opportunity to assist you.

Equifax Information Services LLC

Get informed. Be empowered.

For an added convenience, use one of the below options to start an investigation or check the status of your dispute.

Visit us at www.equifax.com/CreditReportAssistance or Call us at 866-349-5186.

Exhibit H

MELISSA REYNOLDS
[REDACTED]

 COPY

Phone: [REDACTED]
email: [REDACTED]
Social Security Number: [REDACTED]
Date of Birth: [REDACTED]

EQUIFAX
P.O. Box 740256
Atlanta GA 30374-0254

Date: 4-10-17

Certified Mail No. 7015 3010 0000 5132 2389

Re: Letter to Remove Inaccurate Credit Information:

To Whom It May Concern:

This letter is to inform you that I recently received a copy of my credit report that your company publishes and after reviewing it I found a number of items on the report that are inaccurate. The following are items in error:

The following addresses are reporting incorrectly and must be removed immediately

[REDACTED]
[REDACTED]

The following inquiry needs to be removed immediately:

Creditor Name: Amex

Credit Date: 1-31-2017

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Amex

Credit Date: 8-26-2015

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Amex

Credit Date- 5-19-2015

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Comenity Bank/Trek

Credit Date- 4-16-2015

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: AR Capital One

Credit Date- 1-31-2017

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: AR WELLS FARGO

Credit Date- 11-08-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: AR WELLS FARGO

Credit Date- 11-8-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Bank Of America

Credit Date- 10-31-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Comenity Bank/Trek

Credit Date- 4-61-2015

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Capital One NA

Credit Date- 10-18-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Capital One NA

Credit Date- 1-05-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Chase Card

Credit Date- 5-19-2015

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Comenity Bank/Trek

Credit Date- 4-16-2015

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Comenity Capital/Mproc

Credit Date- 12-14-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Cap1/Saks 5th Ave

Credit Date- 1-04-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: FNB Omaha

Credit Date- 11-08-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: MACYS/DSNB

Credit Date- 1-04-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: SYNCB

Credit Date- 11-27-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: SYNCB

Credit Date- 7-31-2015

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: PNC Bank

Credit Date- 10-28-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Simons Agency INC

Credit Date- 8-26-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: US BANK

Credit Date- 02-10-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

The following needs to be removed immediately from my report:

The following needs to be removed immediately from my report:

Creditor Name: MCU

Credit Date- 5/17/2012

Explanation: PROOF THAT THE DEBT WAS DISCHARGED FROM COURT

The following needs to be removed immediately from my report:

Creditor Name: US BANK HOME MTG

Credit Date- 2/20/2009

Explanation: PROOF THAT THE DEBT IS NOT VALID

The following needs to be removed immediately from my report:

Creditor Name: SIMON AGENCY

Credit Date- 4/2013

Explanation: PROOF THAT DEBT HAS BEEN SATISFIED

By the provisions of the Fair Credit Reporting Act, I demand that these items be investigated and removed from my report. It is my understanding that you will recheck these items with the creditor who has posted them. Please remove any information that the creditor cannot verify.

I understand that under Fair Credit Reporting Act,(FCRA) 15 U.S.C. § 1681g I have the right to demand that you disclose to me all of the documents that you have recorded and retained in your file at the time of this request concerning the accounts that you are reporting in my credit report.

Please don't respond to my request by saying that these accounts have been verified. Send me copies of the documents that you have in your files that were used to verify them.

If you do not have any documentation in your files to verify the accuracy of these disputed accounts then please delete them immediately as required under Section 611(a)(5)(A)(i). By publishing these inaccurate and unverified items on my credit report and distributing them to 3rd parties you are damaging my reputation and credit worthiness.

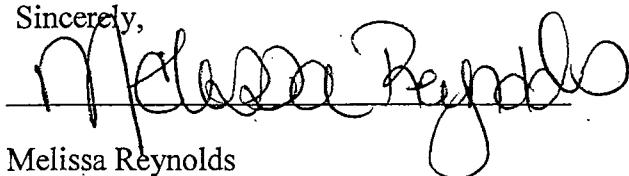
Under the FCRA 15 U.S.C. § 1681i, all unverified accounts must be promptly deleted.

Therefore, if you are unable to provide me with a copy of the verifiable proof that you have on file for each of the accounts listed below within 30 days of receipt of this letter then you must remove these accounts from my credit report.

Please send an updated copy of my credit report to the above address. According to the act, there shall be no charge for this updated report. I also request that you please send notices of corrections to anyone who received my credit report in the past six months.

Thank you for your time and help in this matter.

Sincerely,



Melissa Reynolds

4-10-17

Date

JURAT

I hereby certify, that on this 10 day of April, 2017, before me, a Notary Public in and for the jurisdiction aforesaid, personally appeared MELISSA SHWN REYNOLDS, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that she executed the same for the purposes therein contained.

I hereunto set my hand and official seal.

Derek Fenty Dey-El

NEW JERSEY, Notary Public

DEREK FENTY DEY-EL
NOTARY PUBLIC OF NEW JERSEY
I.D. # 2424328
My Commission Expires 8/23/2017

My commission exp: 8-23-2017

SEAL

Derek Fenty Dey-El

Exhibit I

Melissa Reynolds,
[REDACTED]
Elizabeth, New Jersey (07208)
Equifax

April 25, 2017

Regarding: Letter to Remove Inaccurate Credit Information

SECOND NOTICE

Please note this is my second request to remove inaccurate credit information from my report. My first request was sent to you on 4/11 via certified mail # 7015-3010-0000-5132-2389. In addition I received a letter from you dated 4/18 stating I have questions about inquiries. I do not have any questions but I am formally requesting they be removed as I did not request for my credit to be pulled.

By the provisions of the Fair Credit Reporting Act, I demand that these items be investigated and removed from my report. It is my understanding that you will recheck these items with the creditor who has posted them. Please remove any information that the creditor cannot verify.

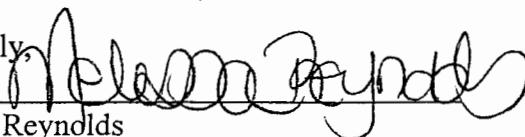
I understand that under Fair Credit Reporting Act,(FCRA) **15 U.S.C. § 1681g** I have the right to demand that you disclose to me all of the documents that you have recorded and retained in your file at the time of this request concerning the accounts that you are reporting in my credit report.

Please don't respond to my request by saying that these accounts have been verified. Send me copies of the documents that you have in your files that were used to verify them.

If you do not have any documentation in your files to verify the accuracy of these disputed accounts then please **delete them immediately** as required under **Section 611(a)(5)(A)(i)**. By publishing these inaccurate and unverified items on my credit report and distributing them to 3rd parties you are damaging my reputation and credit worthiness.

Under the **FCRA 15 U.S.C. § 1681i**, all **unverified accounts must be promptly deleted**. Therefore, if you are unable to provide me with a copy of the verifiable proof that you have on file for each of the accounts listed below within 30 days of receipt of this letter then you must remove these accounts from my credit report.

Please send an updated copy of my credit report to the above address. According to the act, there shall be no charge for this updated report. I also request that you please send notices of corrections to anyone who received my credit report in the past six months. Thank you for your time and help in this matter.

Sincerely,

Melissa Reynolds

4/25/17
Date

Exhibit J

MELISSA REYNOLDS

Phone: [REDACTED]
email: [REDACTED]
Social Security Number: [REDACTED]
Date of Birth: [REDACTED]

EXPERIAN
P.O. Box 2104
Allen, Texas 75013
Date: 4-10-17

Certified Mail No. 7015 3010 0000 5132 2396

Re: Letter to Remove Inaccurate Credit Information:

To Whom It May Concern:

This letter is to inform you that I recently received a copy of my credit report that your company publishes and after reviewing it I found a number of items on the report that are inaccurate. The following are items in error:

The following addresses are reporting incorrectly and must be removed immediately

[REDACTED]
[REDACTED]

The following inquiry needs to be removed immediately:

Creditor Name: Amex

Credit Date- 1-31-2017

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Amex

Credit Date- 8-26-2015

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Amex

Credit Date- 5-19-2015

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Comenity Bank/Trek

Credit Date- 4-16-2015

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: AR Capital One

Credit Date- 1-31-2017

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: AR WELLS FARGO

Credit Date- 11-08-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: AR WELLS FARGO

Credit Date- 11-8-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Bank Of America

Credit Date- 10-31-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Comenity Bank/Trek

Credit Date- 4-61-2015

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Capital One NA

Credit Date- 10-18-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Capital One NA

Credit Date- 1-05-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Chase Card

Credit Date- 5-19-2015

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Comenity Bank/Trek

Credit Date- 4-16-2015

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Comenity Capital/Mproc

Credit Date- 12-14-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Cap1/Saks 5th Ave

Credit Date- 1-04-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: FNB Omaha

Credit Date- 11-08-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: MACYS/DSNB

Credit Date- 1-04-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: SYNCB

Credit Date- 11-27-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: SYNCB

Credit Date- 7-31-2015

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: PNC Bank

Credit Date- 10-28-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: Simons Agency INC

Credit Date- 8-26-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

Creditor Name: US BANK

Credit Date- 02-10-2016

Explanation: I would like to be provided proof I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623. If you have no proof immediately of any or one, I would like it removed immediately.

The following needs to be removed immediately from my report:

The following needs to be removed immediately from my report:

Creditor Name: MCU

Credit Date- 5/17/2012

Explanation: PROOF THAT THE DEBT WAS DISCHARGED FROM COURT

The following needs to be removed immediately from my report:

Creditor Name: US BANK HOME MTG

Credit Date- 2/20/2009

Explanation: PROOF THAT THE DEBT IS NOT VALID

The following needs to be removed immediately from my report:

Creditor Name: SIMON AGENCY

Credit Date- 4/2013

Explanation: PROOF THAT DEBT HAS BEEN SATISFIED

By the provisions of the Fair Credit Reporting Act, I demand that these items be investigated and removed from my report. It is my understanding that you will recheck these items with the creditor who has posted them. Please remove any information that the creditor cannot verify.

I understand that under Fair Credit Reporting Act,(FCRA) 15 U.S.C. § 1681g I have the right to demand that you disclose to me all of the documents that you have recorded and retained in your file at the time of this request concerning the accounts that you are reporting in my credit report.

Please don't respond to my request by saying that these accounts have been verified. Send me **copies of the documents that you have in your files that were used to verify them.**

If you do not have any documentation in your files to verify the accuracy of these disputed accounts then please **delete them immediately** as required under **Section 611(a)(5)(A)(i)**. By publishing these inaccurate and unverified items on my credit report and distributing them to 3rd parties you are damaging my reputation and credit worthiness.

Under the FCRA 15 U.S.C. § 1681i, all **unverified accounts must be promptly deleted**.

Therefore, if you are unable to provide me with a copy of the verifiable proof that you have on file for each of the accounts listed below within 30 days of receipt of this letter then you must remove these accounts from my credit report.

Please send an updated copy of my credit report to the above address. According to the act, there shall be no charge for this updated report. I also request that you please send notices of corrections to anyone who received my credit report in the past six months.

Thank you for your time and help in this matter.

Sincerely,

Melissa Reynolds

Melissa Reynolds

4-10-17

Date

JURAT

I hereby certify, that on this 10 day of April, 2017, before me, a Notary Public in and for the jurisdiction aforesaid, personally appeared MELISSA SHWN REYNOLDS, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that she executed the same for the purposes therein contained.

I hereunto set my hand and official seal.

Derek Fenty Dey-El

NEW JERSEY, Notary Public

DEREK FENTY DEY-EL
NOTARY PUBLIC OF NEW JERSEY
I.D. # 2424328
My Commission Expires 8/23/2017

My commission exp: 8-23-2017

SEAL

Derek Fenty Dey - El
Notary Public